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Attorneys for Plaintiffs Justin James and Nicole James

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF OREGON

JUSTIN JAMES and NICOLE JAMES;

Case No. CV-08-0397-BR

Plaintiffs,

v.

FREMONT REORGANIZING
COMPANY, fka FREMONT
INVESTMENT & LOAN COMPANY,
a California corporation; BRIDGE
CAPITAL CORPORATION, a
California corporation; HSBC BANK
USA, NA, a national banking
association,

DECLARATION OF HOPE DEL
CARLO IN SUPPORT OF
PLAINTIFFS' MOTION TO EXTEND
DISCOVERY AND RELATED
DEADLINES

Defendants.

I, Hope A. Del Carlo, hereby declare as follows:

1. I am one of the attorneys for the plaintiffs in this case. I have personal knowledge of the facts set forth in this Declaration.

2. Plaintiffs have moved the Court for an order extending all case management and discovery deadlines by 120 days.

3. This is the first written request filed by any party to this case since the Court's initial Case Management Order was issued (although the court has previously extended case management deadlines as a result of consultation with counsel in prior scheduling conferences.) The parties have served and responded to document discovery requests, have served a document subpoena upon the holder of the plaintiffs' loans, and have conducted the corporate representative deposition of Fremont, which was held on March 5, 2009.

4. During the corporate representative deposition, a discovery dispute arose regarding materials reviewed by the deponent prior to giving testimony in this case. The transcript of that deposition has not yet been prepared and delivered to plaintiffs, and may be necessary should plaintiffs need to file a motion to compel the disputed material.

5. The discovery conducted so far has yielded sufficient information to support a Truth in Lending Act claim against HSBC, the current holder of the plaintiffs' loans. Plaintiffs today filed their amended complaint to add HSBC as a defendant, for which there was not sufficient evidentiary support prior to conducting discovery.

6. Plaintiffs request this extension for two reasons: first, so that discovery may be conducted as to the new defendant, HSBC; second, to have time to obtain the transcript of Fremont's corporate representative deposition and further negotiate with Fremont's counsel prior to filing a motion to compel the disputed discovery.

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I HEREBY DECLARE THAT THE ABOVE STATEMENT IS TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF, AND THAT I UNDERSTAND IT IS MADE FOR USE AS EVIDENCE IN COURT AND IS SUBJECT TO PENALTY FOR PERJURY.

DATED this 13th day of March, 2009.

Respectfully submitted,

OREGON LAW CENTER

By: /s/ Hope A. Del Carlo

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Of Attorneys for Plaintiffs